

Riders at a Glance (Riders & Supplemental Benefits)

Rider	Features	Issue Ages	Availability	Minimum / Maximum
Accelerated Death Benefit Rider—Critical Illness Provision^{1,2}	<ul style="list-style-type: none"> A portion of the policy's death benefit can be accelerated if the Insured has been certified through written certification by a physician to be critically ill 	0-75 (Elections cannot be made until insured's attained age is 18)	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM Horizon LegacyTM MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum annual election is the lesser of 5% of the eligible face amount or \$2,500 Maximum annual election is the lesser of 10% of the eligible face amount or \$25,000
Chronic Illness Provision^{1,2}	<ul style="list-style-type: none"> A portion of the policy's death benefit can be accelerated if the Insured has been certified through written certification by a physician to be permanently chronically ill 	0-75 (Elections cannot be made until insured's attained age is 18)	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM Horizon LegacyTM MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum annual election is the lesser of 5% of the eligible face amount or \$10,000 Maximum annual election is 24% of the eligible face amount up to \$240,000
Terminal Illness Provision	<ul style="list-style-type: none"> A portion of the death benefit can be paid prior to death if the Insured is diagnosed with a terminal illness Death must be expected within 12 months Written certification by a physician is required 	Not applicable	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM Horizon LegacyTM SelecTerm MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum is the lesser of 50% of the policy or \$10,000 Maximum is 50% of a policy, up to \$250,000
Accidental Death Benefit Rider	<ul style="list-style-type: none"> Additional death benefits may be paid if death results one year from an accident and before age 70 	0-60	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum: \$5,000 Maximum: <div> <div>BASE----->RIDER</div> <div> Less than \$12,500-->2 x Base \$12,500-25,000-->\$25,000 \$25,000 or greater-->1 x Base to \$150,000 </div> </div>
Applicant Waiver of Premium Benefit³	<ul style="list-style-type: none"> If the Applicant named in the application dies before the Insured is age 25, Mutual Trust will waive premiums that become due until the policy anniversary nearest the Insured's 25th birthday If the Applicant becomes totally disabled, we will waive premiums that become due during the duration of that total disability or until the policy anniversary nearest the Insured's 25th birthday, whichever is sooner 	Applicant 18-54 and Insured less than age 15 (The Applicant cannot turn 65 before the Insured reaches age 25)	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> The maximum annual premium that will be waived is \$1,500
Children's Insurance Rider⁴	<ul style="list-style-type: none"> Covers all children named in the application under actual age 20 Children born or adopted (if less than actual age 20) after the rider is in effect are also covered 	18-55 (Primary Insured) 0-20 (Child)	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM SelecTerm MTLTM Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum: \$2,000 Maximum: \$10,000
Disability Benefit Rider (DBR) for Flex Pay PUA Rider	<ul style="list-style-type: none"> Specifically designed for use with the Flex Pay PUA Rider When issued, policyowner selects a benefit period, amount and 2-year or 5-year own occupation option. If insured becomes totally disabled, benefit amount selected will be paid as premium payments into Flex Pay PUA Rider Benefit Periods: minimum is 7 years; maximum is lesser of Flex Pay PUA Rider premium years, 20 years, or Insured's age 65 	0-58	<ul style="list-style-type: none"> Horizon ValueTM Horizon GuaranteeTM 	<ul style="list-style-type: none"> Minimum is \$1,000 Maximum is lesser of \$15,000 or the Flex Pay PUA Rider specified maximum premium

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Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA Rider)^{5,6}	<ul style="list-style-type: none"> This rider provides flexibility in the amount and frequency of rider premiums paid When policyowner purchases this rider, he/she selects the annual rider premium he/she wants to pay and the maximum premium and is underwritten for this amount. In each policy year, he/she can pay any amount, at any time, as long as the maximum amount selected is not exceeded and the minimum of \$100 per policy year is met. This rider is eligible for dividends 	0–75 (Rider payable to age 90)	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ 	<ul style="list-style-type: none"> Minimum is \$100 annual premium Maximum for Horizon Value is \$100,000 annual premium Maximum for Horizon Guarantee cannot exceed 30% of total annual premium of the policy at issue
Guaranteed Purchase Option Rider	<ul style="list-style-type: none"> Option to purchase another permanent policy without evidence of insurability Regular option ages are nearest age 22, 25, 28, 31, 34, 37 and 40 	0–35	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ MTL™ Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum: \$5,000 Maximum: \$50,000
Single Premium Paid-Up Additional Insurance Rider⁵	<ul style="list-style-type: none"> This rider provides a level amount of paid-up life insurance paid for by a single premium This rider is eligible for dividends 	0–75	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ 	<ul style="list-style-type: none"> Minimum: \$1,000 face amount Maximum: \$500,000 premium
Waiver of Premium 2-Year Own Occupation	<ul style="list-style-type: none"> Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 2 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 4-month elimination period 	0–60	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ SelecTerm MTL™ Non-Par Whole Life 	Not applicable
Waiver of Premium 5-Year Own Occupation	<ul style="list-style-type: none"> Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 5 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 4-month elimination period 	0–60	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ SelecTerm MTL™ Non-Par Whole Life 	Not applicable
10-Year Term Rider	<ul style="list-style-type: none"> Provides term insurance for primary insured and others 10-year initial guaranteed level premium Premiums are level for up to two additional successive 10-year periods After last 10-year level period, premiums are annual renewable term to the earliest of age 98 or the end of the premium paying period of the policy 	18–75	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ MTL™ Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum: \$25,000 Maximum is 10 times the base face amount
20-Year Term Rider	<ul style="list-style-type: none"> Provides term insurance for primary insured and others 20-year initial guaranteed level premium Annual renewable term rates in years 20+ to the earliest of age 98 or the end of the premium paying period of the policy 	18–65	<ul style="list-style-type: none"> Horizon Value™ Horizon Guarantee™ MTL™ Non-Par Whole Life 	<ul style="list-style-type: none"> Minimum: \$25,000 Maximum is 10 times the base face amount

Product, benefits, or other riders may not be available in all jurisdictions. See the agent portal for more information.

FOOTNOTES

- Minimum face amount of \$50,000 (including base and PUA riders) required for initial critical and/or chronic rider eligibility. Refer to the *Accelerated Death Benefit Rider for Critical, Chronic and Terminal Illness Product Guide* for a definition of critical and chronic illness.
- Critical and Chronic Accelerated Death Benefit Riders are not available in California.
- Provided there are no term or Flex Pay PUA riders on the policy.
- The minimum child rider of \$2,000 is available on a minimum base policy of \$10,000. For base amounts over \$10,000, you may purchase 20% of the base or \$10,000—whichever is less.
- MEC status can result from use of these riders.
- Use of Maximum Accumulation Dividend® option may protect policies that have a Flexible Premium Paid-Up Additional Insurance Rider from becoming a MEC.

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